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United States Bankruptcy Court Eastern District of Pennsylvania

In re:
Case No. 24-12784-amc
Alan Leybman
Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Aug 12, 2024 Form ID: 309A Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2024:

Recip ID Recipient Name and Address

db + Alan Leybman, 12 Pebble Court, Southampton, PA 18966-2876

14914591 + Citizens Bank, Transworld Systems, Inc, 500 Virginia Dr, Suite 514, Fort Washington, PA 19034-2733

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Aug 12 2024 23:59:00	BRAD J. SADEK, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+ EDI: BCCSHUBERT.COM	Aug 13 2024 03:54:00	CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622
smg	Email/Text: megan.harper@phila.gov	Aug 12 2024 23:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 13 2024 03:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 12 2024 23:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Aug 12 2024 23:59:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14914590	+ EDI: CRFRSTNA.COM	Aug 13 2024 03:54:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14914589	+ EDI: CAPITALONE.COM	Aug 13 2024 03:54:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14914592	+ EDI: CCS.COM	Aug 13 2024 03:54:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
14914593	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 13 2024 00:06:01	Cws/cw Nexus, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
14914594	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Aug 12 2024 23:59:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
14914595	Email/Text: BNSFN@capitalsvcs.com	Aug 12 2024 23:59:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
14914596	Email/Text: BNSFS@capitalsvcs.com	Aug 12 2024 23:59:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
14914597	Email/Text: BNBLAZE@capitalsvcs.com	Aug 12 2024 23:59:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po

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Date Rcvd: Aug 12, 2024 Form ID: 309A Total Noticed: 23

		Box 5096, Sioux Falls, SD 57117
14914598	+ EDI: IRS.COM Aug 13 2024 (O3:54:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14914599	+ Email/Text: PBNCNotifications@peritusservices.com Aug 12 2024 2	23:59:00 Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14914600	+ Email/PDF: resurgentbknotifications@resurgent.com Aug 13 2024 (20:17:47 Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14914606	Email/Text: ml-ebn@missionlane.com Aug 12 2024 2	23:59:00 Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14914603	+ Email/PDF: MerrickBKNotifications@Resurgent.com Aug 13 2024 (00:19:24 Merrick Bank/Card Works, Attn: Bankruptcy, P.O. Box 5000, Draper, UT 84020-5000
14914604	+ Email/Text: bankruptcydpt@mcmcg.com Aug 12 2024 2	23:59:00 Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14914607	EDI: PRA.COM Aug 13 2024 (Bankruptcy, 120 Corporate Boulevard, Norfolk,
14914609	+ EDI: WTRRNBANK.COM Aug 13 2024 (VA 23502 O3:54:00 Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14914601	*+	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14914602	*+	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14914605	*+	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14914608	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:,
		Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2024	Signature:	/s/Gustava Winters	
Daic. Aug 14, 2024	Signature.	/s/Gustava willicis	

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Information to	o identify the case:	
Debtor 1:	Alan Leybman	Social Security number or ITIN: xxx-xx-8406
	First Name Middle Name Last Name	EIN:
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:
United States Ba	ankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 7 8/9/24
Case number:	24-12784-amc	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 10/20 **Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court

	the court.	About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Alan Leybman	
2.	2. All other names used in the last 8 years		
3.	Address	12 Pebble Court Southampton, PA 18966	
4.	Debtor's attorney Name and address	BRAD J. SADEK Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215–545–0008 Email: brad@sadeklaw.com
5.	Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 923–7184 Email: christine.shubert@comcast.net

For more information, see page 2 >

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Debtor Alan Leybman Case number 24-12784-amc

Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.

900 Market Street Suite 400 Philadelphia, PA 19107 Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M; Reading Office -- 9:00 A.M. to 4:00 P.M.

Contact phone (215)408-2800

Date: 8/12/24

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

September 12, 2024 at 01:30 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (609) 264-3907, Enter Meeting ID 219 841 3740, and Passcode 3206599493

For additional meeting info. go to https://www.justice.gov/ust/moc

Filing deadline: 11/12/24

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.